

**Appeal of Mercy Asong
Concerning the Revocation of Home Sharing License, HS-00183-L
Located at 4600 Val Verde Drive**

June 26, 2020

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TAB 1



FILED

2020 JUN 24 AM 12:03 pm

The City of
OKLAHOMA CITY
Special Meeting Agenda

License Appeals Board

1:00 p.m. June 26, 2020

During the state of emergency in place during the COVID-19 pandemic, and in compliance with state and local stay at home orders, no physical location will be provided for meeting. The meeting will instead be live streamed from remote locations. Instructions on how to join the meeting can be found in this agenda.

License Appeals Board Members:

Bob Tener
Board Chairman and Development Services Director
City Manager Designee

Brent Bryant
Finance Director

Eric Wenger
Public Works Director

Daniel Brummitt
Assistant Municipal Counselor III
License Appeals Board Counsel

ALL MEMBERS ATTENDING THE MEETING BY VIDEO CONFERENCE

Phone: 1-346-248-7799 (cell phone)
Toll Free: 1-877-853-5257 or 1-888-475-4499 (land line)
Meeting URL: <https://okc.zoom.us/j/91693405818>
Meeting ID: 916 9340 5818

TAB 2



The City of
OKLAHOMA CITY
Development Services Department
Development Center

May 11, 2020

Mercy Asong
715 Nellis Road
Middle River, MD 21220

4600 Val Verde Dr.
Oklahoma City, OK 73142

NOTICE OF REVOCATION AND RIGHT TO A HEARING

Dear Ms. Asong:

I have inquired into and made an investigation relating to your home sharing license, HS-00183A that was issued on March 2, 2020. (*See* document attached hereto). Based upon this investigation, it has been determined that you procured the license by misrepresenting the property as your primary residence and not obtaining a special exception in violation of Chapter 13, Section 510(e), Chapter 59, Section 9350.38.1 and Chapter 26, Section 19(5) of the Oklahoma City Municipal Code. Therefore, your license is being revoked based upon the facts and reasons set forth in the attached Recommendation for Revocation of Permit or License.

The specific ordinance governing the revocation or suspension of a license is set forth in Chapter 26 of the Code. Section 26-18 of said Chapter authorizes the Supervisor of Licenses to revoke a license upon proper notification.

Chapter 26-19 of said Code sets forth the grounds for revocation as follows:

§ 26-19. Cause for revocation or suspension.

Any of the following may be cause for the suspension or revocation of a business license or permit issued under this Code:

- (1) failure of the licensee or permittee to strictly comply with the provisions of this Code relating specifically to the person, business, activity, device or machine covered by the permit or license;
- (2) failure of the licensee or permittee to substantially comply with all provisions of this Code for the regulation and maintenance of the public order, welfare, peace, health or safety;

- (3) conviction of an offense involving misconduct, fraud, dishonesty, or moral turpitude;
- (4) conviction of a felony; or
- (5) procuring a license or permit or renewal of same by fraud, misrepresentation, false or misleading statements, evasion or suppression of material facts.

Further, Chapter 13-510 of the Code provides:

§ 13-510. License required; restrictions on issuance.

(a) No person shall manage/operate a home sharing accommodation without a license, as provided herein, issued by the Supervisor of Licenses. Said license shall expire one year from the date of issuance. Licenses may be renewed on an annual basis upon filing a renewal application with the Supervisor of Licenses.

(b) No license shall be issued or renewed to any home sharing accommodation where taxes levied pursuant to Chapter 52 of the Code are delinquent and are owed by the operator of the property.

(c) No person shall offer or engage in home sharing in or on any part of the property not approved for residential occupancy, including but not limited to, a vehicle parked on the property, a storage shed, trailer or garage or any temporary structure such as a tent.

(d) No person shall offer or engage in home sharing without complying with applicable building or fire codes adopted by the City.

(e) Notwithstanding any other provision of this Article, where said premises are not the host's primary residence or where said premises are located within the boundaries of a Historic Preservation District, no license shall be issued for home sharing without a current, valid special exception; provided, property owners who have, prior to January 15, 2019, provided lodging accommodations in a dwelling or room(s) in a dwelling for rent for a temporary period of time not exceeding 30 consecutive days per guest shall be eligible for a license after providing sufficient proof, such as a prior temporary rental agreement or other such evidence, of the existing prior use to the Supervisor of Licenses.

(f) In accordance with Chapter 26, Section 3 of the Code, a separate license shall be required for each property being offered for home sharing.

Additionally, Chapter 59, Section 9350.38.1 provides:

§59-9350.38.1 Lodging Accommodations: Home Sharing.

A. The rental of the entire home or bedroom(s) may not exceed 30 consecutive days per renter/guest.

B. The host shall be required to comply with any applicable building or fire codes adopted by the City, including but not limited to working smoke detectors, a carbon monoxide detector and a functioning fire extinguisher.

C. The host must obtain a home sharing license.

D. All applicable fees and taxes must be collected and paid.

E. A special exception must be obtained for home sharing where the property:

(1) is not the primary residence of the host; or

(2) is located within the boundaries of a Historic Preservation District, in which case the property shall be the host's primary residence and occupied by the host at the time of the rental.

Provided, a special exception shall not be required for any property at which, prior to January 15, 2019, lodging accommodations in a dwelling or room(s) in a dwelling were provided for rent for a temporary period of time not exceeding 30 consecutive days per guest and for which a home sharing license has been granted by the Supervisor of Licenses pursuant to Section 13-510 of this Code.

F. A special exception pursuant to Subsection E of this section may be granted for a maximum period of ten years. When the time period expires, if the applicant desires to continue the use, the applicant shall file a new application for a special exception and have the case reviewed by the Board of Adjustment.

Therefore, pursuant to Chapter 26, Sections 26-18 and 19, Chapter 13, Section 510 and Chapter 59, Section 9350.38.1 of the Oklahoma City Municipal Code, 2010, your License for Home Sharing is being revoked.

IF YOU ARE AGGRIEVED BY THE DECISION TO REVOKE YOUR LICENSE, YOU MAY APPEAL SAID DECISION BY FILING A WRITTEN APPEAL WITH THE CITY'S SUPERVISOR OF LICENSES WITHIN FOURTEEN (14) DAYS FROM THE DATE OF THIS NOTICE.

Upon receipt of an appeal, your case will be set for hearing before the Oklahoma City License Appeals Board. The Board will set a time and place for the hearing of such appeal and notice of said hearing will be given to you at your last known address at least 10 days prior to the date set for the hearing. You may appear on your own behalf or be represented by an attorney. You may also bring witnesses to testify on your behalf and documents or other exhibits that support your position for why you should be granted a license. The City will present witnesses and/or exhibits to support the decision to revoke the license which was issued in violation of the City zoning ordinance.

The decision and order of the License Appeals Board may be appealed to District Court as provided by State Law.

Alternatively, you may seek to comply with the Municipal Code provisions cited above by submitting an application for a special exception to the Board of Adjustment. For more information on the special exception application process, please call (405) 297-2623 or email SubdivisionAndZoning@okc.gov.

SUPERVISOR OF LICENSES

Cc: HomeAway.Com, Inc.
Attn: Legal Department

1011 W. Fifth Street, Ste 300

Austin, TX 78703

Collin Ronan
Organizing Program Manager
Airbnb
Collin.ronan@airbnb.com

United Wholesale Mortgage
505 South Boulevard E
Pontiac, MI 48341

TAB 3

Oklahoma City License Appeal Board

Participant Instructions

The City encourages participation in the public meeting from the residents of Oklahoma City. The City Council Chamber will be closed and the only alternative to participate in the meeting will be by **Zoom/Prime.gov**. Below are instructions on how to access to the meeting, request to speak on certain agenda items and how to request to speak under Citizens to be Heard.

- To participate in the meeting via ZOOM, to Meeting URL:
<https://okc.zoom.us/j/91693405818>

When prompted, enter Meeting ID: 916 9340 5818

- To participate in the meeting by cell phone, call 1-346-248-7799
- To participate by land line toll free, call 1-877-853-5257 or 1-888-475-4499
- To speak on the agenda item, place a call in advance of the meeting to 405-423-2617 or email meagan.armstrong@okc.gov your request in advance of the meeting. Include your name and the reason you would like to speak (protest, representing applicant, i.e.).

Please submit your request prior to the beginning of the meeting. City staff will attempt to submit requests received during the meeting to process them to the meeting chair.

The Chairman will announce at the beginning of the meeting that if connections are lost, the City will attempt to restore communications for a maximum of 30 minutes and if communications cannot be restored, the meeting will reconvene at a certain date, time and place. If you are disconnected, please try again before calling 405-423-2617 or emailing meagan.armstrong@okc.gov.

It is the policy of the City to ensure that communications with participants and members of the public with disabilities are as effective as communications with others. Anyone with a disability who requires an accommodation, a modification of policies or procedures, or an auxiliary aid or server in order to participate in this meeting should contact 405-423-2617 as soon as possible but not later than 48 hours (not including weekends or holidays) before the scheduled meeting. The department

will give primary consideration to the choice of auxiliary aid or service requested by the individual with disability.

TAB 4

ADAMS & ASSOCIATES, P.C.

A PROFESSIONAL CORPORATION
LAWYERS

401 NORTH HUDSON AVENUE
SUITE 100

OKLAHOMA CITY, OKLAHOMA 73102

405 - 232 - 9100
FAX 232 - 9114
WWW.SCOTTADAMSLAW.COM

May 26, 2020

Via Email: vernetta.blair@okc.gov

Vernetta Blair
Supervisor of Licensing
City of Oklahoma City
Development Services
420 W. Main Street, 8th Floor
Oklahoma City, Oklahoma 73102

Re: Our Client: Mercy Asong
Home Sharing License HS-00183 A
Notice of Revocation and Right to Hearing

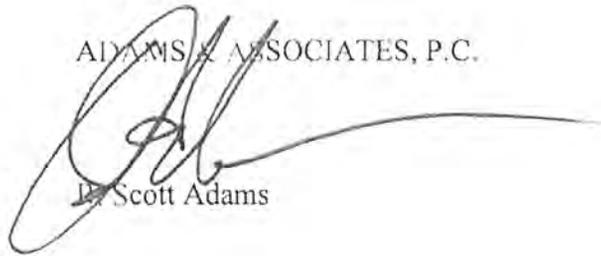
Dear Ms. Blair:

Please be advised that I represent Mercy Asong in this matter. Ms. Asong wishes to exercise her right to appeal from the Notice of Revocation and Right to a Hearing dated May 11, 2020. Therefore, Ms. Asong is requesting a hearing regarding the revocation of her home sharing license.

Once this case is set for hearing, please provide me the time and place for the hearing. If you need anything further before the hearing date, do not hesitate to contact me.

Sincerely,

ADAMS & ASSOCIATES, P.C.



Scott Adams

TAB 5

License Appeals Board
Friday, June 26, 2020
Virtual Video Conference
1:00 p.m. - 4 p.m.

Bob Tener

Board Chair and Development Services Director
City Manager, Designee

Brent Bryant

Finance Director

Eric Wenger

Public Works Director

Daniel Brummitt

Assistant Municipal Counselor III
License Appeals Board Counsel

EXHIBIT A

ARTICLE XIII. - HOME SHARING

DIVISION 1. - GENERALLY

§ 13-500. - Definitions.

The following words, terms and phrases, when used in this article, shall have the meanings ascribed to them in this section, except where the context clearly indicates a different meaning. The provisions contained in other articles in this chapter do not apply to this article.

- (1) *Home sharing* means lodging accommodations that are provided in a dwelling or room(s) in a dwelling for rent for a temporary period of time not to exceed more than 30 consecutive days per guest, and the dwelling is the host's primary residence; provided if the dwelling is located within a Historic Preservation District or said dwelling is not the primary residence of the host, a special exception must be obtained from the Board of Adjustment. This term does not include a "bed and breakfast", "hotel", or other facility specifically defined in this Code.
- (2) *Guest* means a person who rents a home sharing accommodation.
- (3) *Host* means a property owner, or a tenant with the written authorization of the property owner, who is engaged in providing home sharing accommodations.
- (4) *Rent* means all payments, except deposits and damages, to be made to the host under the rental agreement or contract for temporary occupancy.

(Ord. No. 26082, § 1, 1-15-19)

§§ 13-501—13-509. - Reserved.

DIVISION 2. - LICENSE

§ 13-510. - License required; restrictions on issuance.

- (a) No person shall manage/operate a home sharing accommodation without a license, as provided herein, issued by the Supervisor of Licenses. Said license shall expire one year from the date of issuance. Licenses may be renewed on an annual basis upon filing a renewal application with the Supervisor of Licenses.
- (b) No license shall be issued or renewed to any home sharing accommodation where taxes levied pursuant to Chapter 52 of the Code are delinquent and are owed by the operator of the property.
- (c) No person shall offer or engage in home sharing in or on any part of the property not approved for residential occupancy, including but not limited to, a vehicle parked on the property, a storage shed, trailer or garage or any temporary structure such as a tent.
- (d) No person shall offer or engage in home sharing without complying with applicable building or fire codes adopted by the City.
- (e) Notwithstanding any other provision of this Article, where said premises are not the host's primary residence or where said premises are located within the boundaries of a Historic Preservation District, no license shall be issued for home sharing without a current, valid special exception; provided, property owners who have, prior to January 15, 2019, provided lodging accommodations in a dwelling or room(s) in a dwelling for rent for a temporary period of time not exceeding 30 consecutive days per guest shall be eligible for a license after providing sufficient proof, such as a prior temporary rental agreement or other such evidence, of the existing prior use to the Supervisor of Licenses.



- (f) In accordance with Chapter 26, Section 3 of the Code, a separate license shall be required for each property being offered for home sharing.

(Ord. No. 26082, § 1, 1-15-19)

§ 13-511. - Application required.

Applicants for a license under this Article shall file with the Supervisor of Licenses a verified application in writing on a form to be furnished by the Supervisor of Licenses, which shall contain the following information:

- (1) The name, street address, mailing address, and telephone number of the host of the property;
- (2) Number of bedrooms being offered for rent;
- (3) The name, street address, mailing address, and telephone number of a local contact if the host lives outside of the City or State;
- (4) Verification that the property is in compliance with the City's minimum property maintenance, building, electrical, mechanical and plumbing codes;
- (5) Verification that the dwelling has working smoke detectors as required by City codes, a working carbon monoxide detector and a functioning fire extinguisher;
- (6) Proof of ownership of the property;
- (7) Proof that the property is the primary residence of the host, such as driver's license, automobile registration, or voter registration;
- (8) Proof of authorization from the property owner, if applicant is a tenant;
- (9) The Uniform Resource Locator (URL), (i.e. the web site address) for any and all advertisements of the rental;
- (10) Any other information requested by the Supervisor of Licenses.

(Ord. No. 26082, § 1, 1-15-19)

§ 13-512. - Display of license required.

No host shall advertise a home sharing accommodation without a City-issued home sharing license number included on a visible location on the advertisement.

(Ord. No. 26082, § 1, 1-15-19)

§ 13-513. - Fee.

A person who is required by the provisions of this division to obtain a license shall pay to the City the fee established in Chapter 60, the General Schedule of Fees.

(Ord. No. 26082, § 1, 1-15-19)

Cross reference— License fee for home sharing accommodations § 60-13-13.

§ 13-514. - Suspension, revocation, denial.

If any licensee shall be delinquent in the payment of taxes as required by Chapter 52 of this Code, or have two or more convictions, entered two or more pleas of nolo contendere, or entered two or more pleas of guilty for violations of the Code in any way relating to the subject property within a twenty-four month period, or violate any of the provisions of this article, or engage in any of the causes for suspension or revocation found in Chapter 26-19 of the Code, the Supervisor of Licenses shall investigate the matter, following the procedures provided in Chapter 26 of this Code, which may cause the license to be suspended, revoked or denied.

(Ord. No. 26082, § 1, 1-15-19)

§ 13-515. - Penalty.

Any person who is required by any provision of this article to obtain a license prior to engaging in conduct that is regulated by this article, and who fails or neglects to obtain such a license, or who fails to exhibit such a license upon request, or otherwise fails to comply with the requirements of this Article shall be guilty of a Class "a" offense.

(Ord. No. 26082, § 1, 1-15-19)

EXHIBIT B



City of Oklahoma City
Development Services Department
Licensing
420 West Main, 8th Floor
Oklahoma City, OK 73102
405-297-2606

Home Sharing Application

Please complete the entire form. No licenses will be issued unless The City is able to verify the information provided. The Supervisor of Licenses may deny, revoke or suspend a license or permit pursuant to the provisions of Chapter 26 of the Oklahoma City Municipal Code 2010. Additional information not requested on this form may be required prior to the issuance of any license.

Submit a copy of valid Driver's License or State issued ID.

Property Information

Street Address 4600 VAL VERDE DR
City OKLAHOMA CITY State OK Zip Code 73142

Host Information

Name of Host (Print please) MERCY M. ASONG Phone Number 2406401314
Company Name (if applicable) ASONG CONSULTING
Email Address asongrentals@gmail.com
Street Address 715 NELLIS RD, MIDDLE RIVER, MD 21220
Mailing Address 4600 VAL VERDE DR
City OKLAHOMA CITY State OK Zip Code 73142

Local Contact Information (if host lives outside of The City or State)

Name of Local Contact (Print please) ATEMBEUH ASONG Phone Number 2407080884
Street Address 2129 ANDOVER CT.
Email Address aalem1234@gmail.com
City OKLAHOMA CITY State OK Zip Code 73120

Number of bedrooms being offered for rent

The Uniform Resource Locator (URL) (i.e. website address) for any and all advertisements of the rental.

<https://www.airbnb.com/rooms/41035799?location=Oklahoma%20City%2C%20OK%2C%20United%20States&adults=1>



Please have the following documents attached:

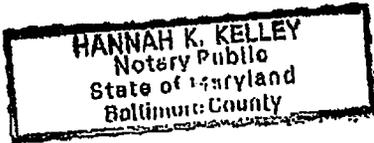
1. Affidavit verifying the property is in compliance with the City's minimum property maintenance, building, electrical, mechanical and plumbing codes and that the property has working smoke detectors, carbon monoxide detector and a functioning fire extinguisher.
2. Ownership of the property.
3. Authorization from property owner, if applicant is a tenant.
4. Proof that the property is the primary residence of the host, such as a driver's license, automobile registration, or voter registration. Unless either a special exception has been obtained from the Board of Adjustment or proof can be provided as to #5.
5. If applicable, please provide documentation that home sharing was conducted at this location prior to January 15, 2019. Such documentation may include prior home sharing rental agreements, receipts of payments received for home sharing, or other such evidence as may be deemed sufficient by the Supervisor of Licenses.

Print Host Name: MERCY Mwandia ASONG

Host Signature: MERCY ASONG

For Notary Only:

Subscribed and sworn to or affirmed before me by MERCY M. ASONG
this 12 day of FEBRUARY, 2020.



Hannah K. Kelley
Notary Public

My Commission Expires: 8/16/2023
My Commission Number:



The City of
OKLAHOMA CITY
 Development Services Department
 Property Compliance Affidavit

State of OKLAHOMA }

County of OKLAHOMA }

Date: February 2020

I, MERCY M. ASONG of 715 NELLIS RD, MIDDLE RIVER, MD 21220
(Name) (Affiant's Address)

hereby certify that the following property 4600 VAL VERDE DR, OKLAHOMA CITY, OK 73142
(Home Sharing Unit Address)

is in compliance with the City's minimum property maintenance, building, electrical, mechanical and plumbing codes;

I also certify that the dwelling has working smoke detectors as required by City code, a working carbon monoxide detector and a functioning fire extinguisher. M.M.A
(Initials)

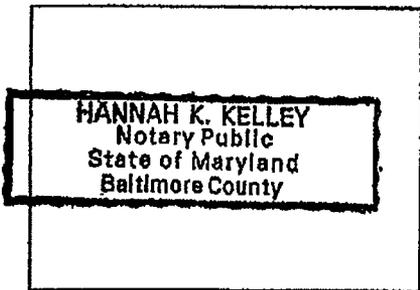
The operator/host is responsible for the collection of the tax from the occupant and shall be liable to the City for the tax pursuant to Chapter 52 of the Code.

Applicant's Name: (Printed) MERCY M. ASONG

Applicant's Signature: Mercy M. Asong

For Notary Only:

Subscribed and sworn to or affirmed before me by MERCY M. ASONG
 this 12 day of FEBRUARY, 2020.



Seal

Hannah K. Kelley

Notary Public

My Commission Expires: 8/16/2023

My Commission Number: —



The City of
Oklahoma City
 Development Services Department
 Development Center - Licensing
 420 W Main, 8th Floor
 Oklahoma City, OK 73102

**AFFIDAVIT
 VERIFYING LAWFUL
 PRESENCE IN THE
 UNITED STATES**

Instructions for Required Affidavit:

All natural persons fourteen (14) years of age or older and present in the United States, applying for a license with The City of Oklahoma City are required, by the provisions of 56 O.S. Supp. 2007 § 71, to provide the City with verification of lawful presence in the United States by executing the Affidavit below. The Affidavit must be notarized. To receive free notary service, you must bring the affidavit in person and sign in the presence of a notary. The licensing office is located at 420 West Main, 8th Floor, Oklahoma City, OK 73102.

~~AFFIDAVIT VERIFYING LAWFUL PRESENCE IN THE UNITED STATES~~

I, the undersigned applicant being of lawful age and being first duly sworn, state that one of the following statements is true and correct. (Check which of the following statements apply):

X I am a United States citizen.

I am a qualified alien under the Federal Immigration and Nationality Act and am lawfully present in the United States.

I state under penalty of perjury under the laws of Oklahoma that I have read and understand the foregoing statements, and that they are true and correct.

Date: 01/27/2020

Applicant's Name: (Printed) MERCY M. ASONG

Applicant's Signature: *Mercy M. Asong*

FOR NOTARY ONLY:

Subscribed and sworn to or affirmed before me by MERCY M. ASONG

This 12 day of FEBRUARY , 20 20 .



Seal

Hannah K. Kelley

Notary Public
 (or officer having power to administer oaths)

My Commission Expires: 8/16/2023

My Commission Number:

EXHIBIT C

LICENSE INVESTIGATION REPORT

License Name: Home Sharing
License Number: HS-00183-L
License Expiration: March 2, 2021
License Holder: Mercy M. Asong
License Address: 4600 Val Verde Dr, Oklahoma City, OK. 73142
Report Date: May 7, 2020

On February 13, 2020, the applicant applied for a Home Sharing license from the Development Center and received it on March 2, 2020, representing the property as the applicant's primary residence, which therefore eliminated the requirement of obtaining a special exception from the Board of Adjustment prior to issuance of the license. The City has received several complaints regarding activity at the property at 4600 Val Verde Dr., Oklahoma City, including allegations that the property is not occupied as a primary residence, in violation of Chapter 13, Section 510(e) of the Oklahoma City Municipal Code. Accordingly, the City investigated these claims and has found the allegation that the license was issued based on the misrepresentation of the subject property as the applicant's primary residence to be substantiated.

A. Investigation Notes

1. Mortgage on the property indicates that the home is to be used as a secondary residence.
2. Oklahoma County Assessor lists billing address for property taxes as 715 Nellis Road, Middle River, Maryland.
3. Property records from Baltimore County, Maryland indicate that the property at 715 Nellis Road, Middle River, Maryland is used as primary residence.
4. Public records indicate that licensee maintains a pharmacist's license with the State of Maryland
5. Licensee's voter registration is maintained in Maryland.
6. No records exist evidencing employment or voter registration within the State of Oklahoma.
7. Utility records indicate abnormal water usage, potentially caused by leak.
8. City-County Health Department notice sent to applicant relating to stagnant water swimming pool.
9. Neighbors report no routine activity at the house indicating that it is being used as a primary residence (taking out trash, checking mail, lights or movement on the premises).

B. Conclusion and Recommended Action

Based on the investigation, the subject property does not appear to serve as the licensee's primary residence. The license was issued based on the misrepresentation that the property is the licensee's primary residence and must be revoked.



EXHIBIT D

20191118011650170
EMTG 11/18/2019
08:33:48 AM Book:14188
Page:563 PageCount:18
Filing Fee:\$52.00
Doc. Tax:\$0.00
State of Oklahoma
County of Oklahoma
Oklahoma County Clerk
David R. Houten



Prepared By:
DANIELLE JOHNSON
UNITED WHOLESALE MORTGAGE
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
(800) 981-8898

Received MTG Tax : \$405.00
Paid: 11/18/2019 8:19:52 AM
Rept # 1912124
Forrest 'Butch' Freeman
Okla Co. Treasurer
By KSTEVENS Deputy

After Recording Return To:
UNITED SHORE FINANCIAL
SERVICES, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341

Return to: #3
CHICAGO TITLE OKLAHOMA
3401 NW 63RD ST., STE. 300
OKLAHOMA CITY, OK 73116
714051907-339

ATTN: POST CLOSING MANAGER

[Space Above This Line For Recording Data]

MORTGAGE

ASONG
Loan #: 1219388190
Serv. #: 0127049745
MNI: 100032432253881908
MERS Phone: 1-888-679-6377
PIN: 120481180

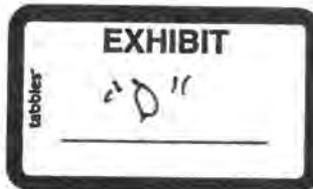
DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated NOVEMBER 13, 2019, together with all Riders to this document.
- (B) "Borrower" is MERCY MUNDIE ASONG, A MARRIED WOMAN AND NJUKANG ASONG, A MARRIED MAN, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP. Borrower is the mortgagor under this Security Instrument.
- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "Lender" is UNITED WHOLESALE MORTGAGE. Lender is a LLC organized and existing under the laws of MI. Lender's address is 585 SOUTH BOULEVARD E, PONTIAC, MI 48341.
- (E) "Note" means the promissory note signed by Borrower and dated NOVEMBER 13, 2019. The Note states that Borrower owes Lender FOUR HUNDRED FIVE THOUSAND AND 00/100 Dollars (U.S. \$405,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 1, 2049.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following

OKLAHOMA -Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
EXI 3392.32 Page 1 of 15

Form 3037 1/01 (rev. 12/03)



UNITED WHOLESALE MORTGAGE

0122049745

1219388190

Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- I-4 Family Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s)[specify]
- Second Home Rider
- Biweekly Payment Rider

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the COUNTY of OKLAHOMA:

which currently has the address of 4600 VAL VERDE DR, OKLAHOMA CITY, OK 73142 ("Property Address"):



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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

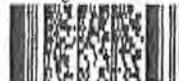
UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due



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under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually

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analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.



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If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender



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otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel

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the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage



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Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of



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Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.



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15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Except as otherwise required by Applicable Law, any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions,



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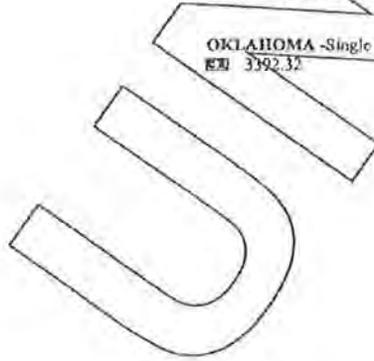
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Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response



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action, remedial action, or removal action, as defined in Environmental Law; and (b) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower as required by Applicable Law prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 35 days from the date the notice is given to Borrower, by which the default must be cured; (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property; and (e) any other information required by Applicable Law. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all costs and expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give notice in the manner required by Applicable Law to Borrower and any other persons prescribed by Applicable Law. Lender shall also publish the notice of sale, and the Property shall be sold, as prescribed by Applicable Law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the manner prescribed by Applicable Law.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs unless Applicable Law provides otherwise. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.



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24. **Waiver of Appraisal.** Appraisal of the Property is waived or not waived at Lender's option, which shall be exercised before or at the time judgment is entered in any foreclosure.

25. **Assumption Fee.** If there is an assumption of this loan, Lender may charge an assumption fee of U.S. \$0.00.

26. **Notice of Power of Sale.** A power of sale has been granted in this Security Instrument. A power of sale may allow the Lender to take the Property and sell it without going to court in a foreclosure action upon default by Borrower under this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

MUNDIE 11/13/19
- BORROWER - MERCY MUNDIE ASONG - DATE -

Njukang 11/13/19
NJUKANG ASONG - DATE

[Space Below This Line For Acknowledgment]

STATE OF Maryland

COUNTY OF Oklahoma

This instrument was acknowledged before me on November 3, 2019 by MERCY MUNDIE ASONG, A MARRIED WOMAN AND NJUKANG ASONG, A MARRIED MAN, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP.

LATRICE WHITAKER
Notary Public
State of Maryland
Anne Arundel County
My commission exp. May 5, 2022

[Signature]
Notary Public:
My Commission Expires: 05/05/2022



UNIFORM

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Individual Loan Originator: ROB FOLEY, NMLSR ID: NMLS # 395633

Loan Originator Organization: DMG TULSA, LLC, NMLSR ID: NMLS # 219142

.....
Loan Originator Organization (Creditor): UNITED WHOLESALE MORTGAGE, NMLSR ID: NMLS #
3038

OKLAHOMA - Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
3302.32

Page 15 of 15

Form 3037 1/01 (rev. 12/03)



UNOFFICIAL

SECOND HOME RIDER

ASONG
Loan #: 1219388190
Serv. #: 0122049745
MIN: 100032412193881908

THIS SECOND HOME RIDER is made this 13TH day of **NOVEMBER, 2019**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to **UNITED WHOLESALE MORTGAGE** (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at: **4600 VAL VERDE DR, OKLAHOMA CITY, OK 73142** [Property Address].

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. **Occupancy.** Borrower will occupy and use the Property as Borrower's second home. Borrower will maintain exclusive control over the occupancy of the Property, including short-term rentals, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person or entity any control over the occupancy or use of the Property. Borrower will keep the Property available primarily as a residence for Borrower's personal use and enjoyment for at least one year

MULTISTATE SECOND HOME RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

EE 35.45

Form 3890 1/01 (rev. 4/19) (page 1 of 2 pages)



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after the date of this Second Home Rider, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

8. Borrowers Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.

11/13/19
- BORROWER MERCY MUNDIE ASONG - DATE -

MJUKANG ASONG - DATE - 11/13/19

MULTISTATE SECOND HOME RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
35.45

Form 3890 1/01 (rev. 4/19) (page 2 of 2 pages)



UNIFORM

EXHIBIT A

Order No.: 714051902339

For Tax Map ID(s): 120481180

Lot Nineteen (19), in Block Thirty-Seven (37), of THE GREENS, SECTION 8, an Addition to the City of Oklahoma City, Oklahoma County, Oklahoma, according to the recorded plat thereof.

UNOFFICIAL

EXHIBIT E



Larry Stein
County Assessor

Oklahoma County Assessor's Public Access System

320 Robert S. Kerr #313
Oklahoma City, Ok 73102
(405) 713-1200



Oklahoma
Conservation
Commission

All records are current as of close of previous working day

Larry Stein-Oklahoma County Assessor Public Access System

Home	Contact Us	Guest Book	Map Search	New Search
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Account: R120481180 Type: Residential Location: 4600 VAL VERDE DR
 Building Name/Occupant: Map Parcel OKLAHOMA CITY
 Owner Name 1: ASONG MERCY M 1/4 section #: 3858
 Owner Name 2: Parent Acct:
 Billing Address 1: 715 NELLIS RD Tax District: TXD 200
 Billing Address 2: School System: Oklahoma City #89
 City, State, Zip MIDDLE RIVER, MD 21220 Land Size: 0.40 Acres
 Associated Land Value: 87,147 Lot Dimensions: Width 112 Depth 155

Personal Property

Treasurer:

Click to View Taxes

Sect 15-T13N-R4W Qtr SE THE GREENS SEC 8 Block 037 Lot 019 Subdivision Sales

Full Legal Description: THE GREENS SEC 8 037 019

	(ordered by relevancy)	Report Coming Soon
	12900 DEERFIELD CIR OKLAHOMA CITY, OK 73142-5135	09/03/2019 \$455,000
	12901 RIVER OAKS DR OKLAHOMA CITY, OK 73142-5163	09/17/2019 \$385,000
	12905 RIVER OAKS DR OKLAHOMA CITY, OK 73142-5163	09/06/2019 \$392,500
	5032 MISTY GLEN CIR OKLAHOMA CITY, OK 73142-5402	05/10/2019 \$431,000
	4704 SEABROOK CT OKLAHOMA CITY, OK 73142-5119	03/08/2019 \$315,000
	4600 VAL VERDE DR OKLAHOMA CITY, OK 73142-5153	11/13/2019 \$450,000

(*2020 Valuations are subject to change until certified June 15th, 2020)

Year	Market Value	Taxable Mkt Value	Gross Assessed	Exemption	Net Assessed	Millage	Tax	Tax Savings
2020	445,500	445,500	49,005	0	49,005	119.00	5,831.60	0.00
2019	416,500	416,500	45,815	0	45,815	119.00	5,451.99	0.00
2018	417,500	417,500	45,925	0	45,925	113.44	5,209.73	0.00
2017	444,000	429,974	47,296	0	47,296	113.35	5,361.13	174.88
2016	409,500	409,500	45,044	0	45,044	113.43	5,109.45	0.00

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Account #	Grant Year	Exemption Description	Amount
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No adjustment/exemption records returned.

Recorded in the County Clerk's Office

Date	Type	Book	Page	Price	Grantor	Grantee
11/13/2019	> Deeds	14188	562	450,000	UNDERWOOD GARY R	ASONG MERCY M
6/7/2013	> Deeds	12269	1903	445,000	JOHNSON AARON D	UNDERWOOD GARY R
11/5/2007	> Deeds	10655	1700	390,000	BECERRA RAY V & SHERAL B	JOHNSON AARON D
10/6/1998	> Historical	7420	69	300,000	WADDELL LEANNE	BECERRA RAY V & SHERAL B
9/2/1998	> Historical	7393	583	0	WADDELL LEANNE P	WADDELL LEANNE

-- > >| [1/2]

Year	Date	Market Value	Taxable Mkt Value	Gross Assessed	Exemption	Net Assessed
2020	03/10/2020	445,500		49,005	0	49,005



Year	Date	Market Value	Taxable Market Value	Gross Assessed	Exemption	Net Assessed
2017	03/17/2017	444,000	429,974	47,296		
2015	03/09/2015	441,482	441,482	48,562	0	48,562
2014	04/02/2014	431,385	431,385	47,451	0	47,451
2013	03/27/2013	406,240	406,240	44,686	0	44,686
--	--	>	>	[1/2]		

Issued	Permit #	Provided by	Bldg #	Description	Est Construction Cost	Status
No Building Permit records returned.						

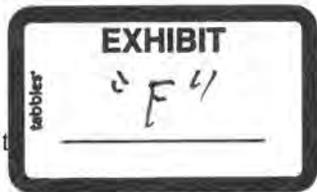
	Bldg #	Vacant/Improved Land	Bldg Description	Year Built	SqFt	# Stories
Click	1	Improved	1½ Story Fin	1982	4,019	1.5 Stories

EXHIBIT F

Real Property Data Search

Search Result for BALTIMORE COUNTY

View Map	View GroundRent Redemption	View GroundRent Registration					
Special Tax Recapture: None							
Account Identifier:	District - 15 Account Number - 2400010714						
Owner Information							
Owner Name:	ASONG NJUKANG	Use: Principal Residence: RESIDENTIAL YES					
Mailing Address:	715 NELLIS RD BALTIMORE MD 21220-3790	Deed Reference: /36426/ 00383					
Location & Structure Information							
Premises Address:	715 NELLIS RD BALTIMORE 21220-3790	Legal Description: .0941AC 715 NELLIS RD ES MIRAMAR LANDING					
Map:	Grid: Parcel: Neighborhood: Subdivision: Section: Block: Lot: Assessment Year: Plat No:	Plat Ref:					
0090	0005 0509 15040036.04 0000	530 2018 0077/0067					
Town: None							
Primary Structure Built	Above Grade Living Area	Finished Basement Area	Property Land Area	County Use			
2009	2,352 SF	600 SF	4,098 SF	04			
Stories	Basement	Type	Exterior	Quality	Full/Half Bath	Garage	Last Notice of Major Improvements
2	YES	STANDARD UNIT	SIDING/	4	3 full/ 1 half	2 Attached	
Value Information							
	Base Value	Value	Phase-in Assessments				
		As of	As of	As of			
		01/01/2018	07/01/2019	07/01/2020			
Land:	104,000	104,000					
Improvements	164,600	187,200					
Total:	268,600	291,200	283,667	291,200			
Preferential Land:	0			0			
Transfer Information							
Seller: HUANG JUI-WEN	Date: 07/17/2015	Price: \$298,500					
Type: ARMS LENGTH IMPROVED	Deed1: /36426/ 00383	Deed2:					
Seller: THE RYLAND GROUP INC	Date: 10/20/2009	Price: \$366,434					
Type: ARMS LENGTH IMPROVED	Deed1: /28763/ 00397	Deed2:					
Seller: MIRAMAR DEVELOPMENT LLC	Date: 02/18/2009	Price: \$1,828,412					
Type: ARMS LENGTH MULTIPLE	Deed1: /27667/ 00332	Deed2:					
Exemption Information							
Partial Exempt Assessments:	Class		07/01/2019	07/01/2020			
County:	000		0.00				
State:	000		0.00				
Municipal:	000		0.00 0.00	0.00 0.00			
Special Tax Recapture: None							
Homestead Application Information							
Homestead Application Status: No Application							



Homeowners' Tax Credit Application Information

Homeowners' Tax Credit Application Status: No Application Date:

EXHIBIT G

EXHIBIT H

My Voter Registration Record

NOTE: This is not an official proof of registration.
This is for informational purposes only.

Do you need to show ID when you vote? No

Voter Name: Mercy Mundih Asong
Residential Address: 715 Nellis Rd
Baltimore, MD 21220-3790
Mailing Address: SAME AS RESIDENTIAL
Party Affiliation: Democrat
Registration Date: 7/29/2015

Polling Place Address and Directions

Polling Place: Martin Blvd Ele School-Gym
Address: 210 Riverton Road
Baltimore, MD 21220
Election Day Hours: 2020 PRESIDENTIAL PRIMARY ELECTION
6/2/2020 - 7 am to 8 pm
Directions: [Get Directions](#)
Accessibility Issues: This polling place is accessible for most voters with disabilities.
Early Voting: [Learn more about early voting](#)

My Voting Districts

PRECINCT: 15005
CONGRESSIONAL DISTRICT: 02



LEGISLATIVE DISTRICT: 07

COUNCILMANIC DISTRICT: 006

CIRCUIT COURT DISTRICT: 03

APPELLATE CIRCUIT COURT: 02

ELECTION DISTRICT: 15

SENATORIAL DISTRICTS: 07

My Candidate Information - Presidential Primary Election

President of the United States

- Michael Bennet (Democrat) 
- Joe Biden (Democrat) 
- Michael Bloomberg (Democrat) 
- Cory Booker (Democrat) 
- Pete Buttigieg (Democrat)
- Julian Castro (Democrat)
- Tulsi Gabbard (Democrat)
- Amy Klobuchar (Democrat) 
- Deval Patrick (Democrat)
- Bernie Sanders (Democrat)
- Tom Steyer (Democrat)

- Elizabeth Warren (Democrat)
- Marianne Williamson (Democrat)
- Andrew Yang (Democrat)   

Representative in Congress

- Michael Feldman (Democrat)  
- Jake Pretot (Democrat)    
- C.A. Dutch Ruppertsberger (Democrat)   

Judge of the Circuit Court

- Vicki Ballou-Watts  
- Andrew Martin Battista  

Female Delegates to the Democratic National Convention

- Criselle E. Anderson (Democrat)
- Connie Angiuli (Democrat)
- Elizabeth W. Brown (Democrat)
- Bridget M. Cabbiness (Democrat)
- Vanessa E. Carrington (Democrat)
- Katherine M. Coleman (Democrat)
- Devonie J. Doles (Democrat)
- Linda Dorsey-Walker (Democrat) 
- Anne George (Democrat)
- Cheryl Gottlieb (Democrat) 

- Marilyn R. Irwin (Democrat)
- Krystal J. Lucado (Democrat)
- Angel Mack-Boyd (Democrat) 
- Laura K. Malkus (Democrat) 
- Tricia D. Oneill (Democrat)  
- April M. Parvizian (Democrat)  
- Crystal I. Peters (Democrat)
- Shyrone R. Ridley (Democrat) 
- Hannah Taylor (Democrat)
- Dejah D. Williams (Democrat)

Male Delegates to the Democratic National Convention

- Franklin Wayne Blatt (Democrat)
- Tyrone J. Creek (Democrat)
- Edward Crizer (Democrat)
- Frank William Curran (Democrat)
- Alec M. Davis (Democrat) 
- Devin M. DeFord (Democrat) 
- Vincent DeMarco (Democrat)
- Cory D. Edwards (Democrat)
- Christopher D. Farmer (Democrat) 
- Sean Fitzpatrick (Democrat) 

- Steven Lee Gorschboth (Democrat) 
- David Lance Graham (Democrat)  
- Victor Allen Guidice (Democrat)
- Dion F. Guthrie (Democrat)
- Sachin Hebbar (Democrat)  
- S. Justin Holliday (Democrat) 
- Noah Johnston (Democrat)
- Samay Singh Kindra (Democrat)  
- Robbie Leonard (Democrat)  
- Kristopher M. Lundgren (Democrat)
- Gabriel Maximilian Moreno (Democrat)   
- Michael Mugo (Democrat)
- Donald Preston (Democrat)   
- Jonathan Schwartz (Democrat)
- Dale Snoddy (Democrat)  
- Scott Sokol (Democrat)   
- Rue P. Stewart (Democrat)  
- Collin Sullivan (Democrat)
- Jesus Adrian Valverde (Democrat)
- Nathan L. Whittington (Democrat)   

Local Board of Elections Information

Local Board of Elections: Baltimore County

Phone: 410-887-5700

Fax: 410-887-0894

Email: elections@baltimorecountymd.gov

Website: [Link to Election Board Website](#)

Address: 11112 Gilroy Road
Suite 104
Hunt Valley, MD 21031

Directions: [Get Directions](#)

Mailing Address: PO Box 798
Cockeysville, MD 21030-0798

Absentee Address: Same as mailing address

Status of My Absentee or Provisional Ballots

Election Date	Election Type	Ballot Type	Status
06/02/2020	Presidential Primary	Absentee	Application Received

Click the button to see all the possible absentee and provisional ballot statuses.

Note: the statuses listed below ARE NOT your absentee ballot status.

Show/hide possible ballot s

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